

RENTAL-PURCHASE AGREEMENT

As used in this Agreement, "you" and "your" mean the person(s) signing the Agreement as lessee/renter/consumer; "we" and "our" mean the lessor/owner (the rental company); "property" means the items described in the disclosures; and "lease" means this Rental-Purchase Agreement including the disclosures.

RENTAL-PURCHASE DISCLOSURES

- 1. Lessor:** Acceptance Now
4160 Wilder Rd
Bay City MI 48706-2239
(989) 671-8266 LOC: 5750-M
- Lessee:** QUICK, PENNIE K
260 E MILLER RD
MIO MI 48707
(989) 745-8449 RT: 01
- 2. DESCRIPTION OF RENTAL PROPERTY:**
- | Item # | Item Description | Serial # | Model # | Condition |
|--------|-----------------------------|----------|-----------|-----------|
| | APPLIANCE /WASHER FRONT- | | WFF900 | NEW |
| | APPLIANCE /ELECTRIC RANG | | RGE1500 | NEW |
| | EXTENDED SERV/EXTENDED WARR | WAR396 | CNS-SRV-1 | NEW |
- 3. TOTAL PAYMENT DUE AT BEGINNING OF AGREEMENT:**
- | | |
|-----------------------------------|------------------|
| Rental payment: | \$ 237.54 |
| Tax: | \$ 13.16 |
| Optional Liability Damage Waiver: | \$ 23.75 |
| Optional Delivery Charge: | \$.00 |
| Total: | \$ 274.45 |
- 4. TERMS AND COST OF THE LEASE:** If you choose to acquire ownership, you must rent the property for the number of weeks, semi-months or months shown below. The Total of Payments does not include other charges, such as late fees, and Optional Liability Damage Waiver fees. You should read the Agreement for an explanation of these charges.
- Monthly:** If you choose to acquire ownership through monthly rental, you will make 25 payments: the initial rental payment of \$ 237.54, 23 monthly payments of \$166.26 and a final payment of \$94.98 for a total of \$4,156.50 in rent and sales tax of \$230.25 for a Total of Payments of \$4,386.75.
- You do not own the property. You will not own the property until you have made the total payment necessary to acquire ownership. Free rent allowance will not reduce total rent or purchase-option amounts. Sales taxes are subject to changes in the applicable tax rate.
- 5. PERIODIC PAYMENT:** You are not obligated to renew this Agreement beyond the initial period. However, if you choose to renew this Agreement beyond the initial period, or beyond any subsequent renewal period, you may do so by making an advance rental payment on the 01 of each month. Your first renewal payment is due
- Friday Jan 01, 2016
Day Date
- | Rental Period | Rental Payment | Optional Liability Damage Waiver | Tax | Total |
|---------------|----------------|----------------------------------|--------|----------|
| Monthly | \$166.26 | \$16.63 | \$9.21 | \$192.10 |
- 6. OTHER CHARGES:**
- Optional Liability Damage Waiver Fee: \$16.63
- Late Fee: \$10.00 for monthly payments.
- Optional Expedited Payment Fee: \$1.99 fee for a telephone payment assisted by a customer service representative who will immediately confirm that the payment has been applied to your account. (There is no fee for renewal payments made at our store or by visiting us online at acceptancenow.com and selecting the ePay icon.)
- 7. RISK OF LOSS:** You are liable for the loss, theft, or destruction of the property as well as for any damage to it in excess of normal wear and tear. If the property is lost, stolen or destroyed, you must pay us its fair market value. If the property is damaged, you must pay us the lesser of the cost of repair or the fair market value. In the absence of evidence to the contrary, the property's fair market value will be presumed to be the early purchase option amount on the date that the loss, theft, destruction or damage occurs.
- 8. MAINTENANCE:** We will maintain the leased property in good working condition during the term of the lease and will provide all necessary service and repair if you notify us by phone or mail that service is needed. We are not responsible for maintenance done by anyone other than us.
- 9. TERMINATION AND DEFAULT:** You may terminate this lease at any time without paying any charges other than those previously due. There are no refunds for partial rental periods should you return the property before the end of a rental period. We may terminate this lease for a default in payment or breach of any other material term of the lease. If a termination occurs, we shall be entitled to all rental payments up to the date of termination and the expenses of repossessing the property if you fail to surrender it to us.
- 10. LATE FEE:** A late fee of \$10.00 will be charged on monthly payment if the payment is more than 5 days past due.
- 11. REINSTATEMENT:** If you miss a payment, you may reinstate this Agreement within 7 days after the payment due date without losing any rights or options previously acquired. The time to reinstate will be extended to 90 days after the payment due date if you return or voluntarily surrender the property, other than through judicial process, within 7 days after the payment due date. To reinstate, you must pay the past due payment and any applicable late fee. If you and condition, we will return the property to you, if available. If not, we will provide substitute property of comparable quality.
- 12. PURCHASE OPTION:** You may purchase the property leased to you under this Agreement for the cash price minus 45 % of all periodic payments made. The property leased under this Agreement would cost \$2,273.18 (Cash Price) if purchased rather than leased.
- 13. WARRANTY:** A manufacturer's warranty on the property leased under this Agreement shall be passed on to the lessee if the lessee purchases the property.
- 14. FORBIDDEN ACTS:** You cannot sell, mortgage, pawn, pledge, encumber, hack, or dispose of this property. Except for property that is designed to be carried by the person, you cannot move the property from your current residence without our consent. Each of these acts is a breach of this lease.
- 15. ARBITRATION:** An Arbitration Agreement comes with and is incorporated into this Rental-Purchase agreement. We require you to sign the Arbitration Agreement as a condition for this Rental-Purchase Agreement but you may reject the Arbitration Agreement according to its instructions.
- 16. NOTICE:** THIS AGREEMENT IS REGULATED BY STATE LAW AND MAY BE ENFORCED BY THE ATTORNEY GENERAL OR BY PRIVATE LEGAL ACTION.

I have read the above statement before signing this rental-purchase agreement.

Date 11/19/15

Lessee

Lessor

Lessee

RENTAL-PURCHASE AGREEMENT
As used in this Agreement, "you" and "your" mean the person(s) signing the Agreement as lessee/renter/consumer; "we" and "our" mean the lessor/owner (the rental company); "property" means the items described in the disclosures; and "lease" means this Rental-Purchase Agreement including the disclosures.

Date: Dec 05, 2015		RENTAL-PURCHASE DISCLOSURES	
1. Lessor: Acceptance Now		Agreement Number: fa401109	
4160 Wilder Rd		Lessee: QUICK, BRADFORD D	
Bay City MI 48706-2239		260 E Miller Rd	
(989) 671-8266 LOC: 5750-M		Mio MI 48647-8792	
		(989) 745-5681 MAP CODE: 4 RT: 01	

2. DESCRIPTION OF RENTAL PROPERTY:

Item #	Item Description	Serial #	Model #	Condition
	APPLIANCE /FULL SIZE DRY	DV45H6300EG	DRE900	NEW
	TELEVISION /LED TV	PLDV321300	LED900	NEW
	EXTENDED SERV/EXTENDED WARR	5 YEAR SERVICE	CNS-SRV-1	NEW

3. TOTAL PAYMENT DUE AT BEGINNING OF AGREEMENT:

Rental payment:	\$ 108.81
Tax:	\$ 5.85
Optional Liability Damage Waiver:	\$ 10.88
Optional Delivery Charge:	\$.00
Total:	\$ 125.54

4. TERMS AND COST OF THE LEASE: If you choose to acquire ownership, you must rent the property for the number of weeks, semi-months or months shown below. The Total of Payments does not include other charges, such as late fees, and Optional Liability Damage Waiver fees. You should read the Agreement for an explanation of these charges.

Monthly If you choose to acquire ownership through monthly rental, you will make 20 payments: the initial rental payment of \$ 108.81, 18 monthly payments of \$122.15 and a final payment of \$12.21 for a total of \$2,319.72 in rent and sales tax of \$124.77 for a Total of Payments of \$2,444.49.

You do not own the property. You will not own the property until you have made the total payment necessary to acquire ownership. Free rent allowance will not reduce total rent or purchase-option amounts. Sales taxes are subject to changes in the applicable tax rate.

5. PERIODIC PAYMENT: You are not obligated to renew this Agreement beyond the initial period. However, if you choose to renew this Agreement beyond the initial period, or beyond any subsequent renewal period, you may do so by making an advance rental payment on the 01 of each month. Your first renewal payment is due

Friday Jan 01, 2016 .
Day Date

Rental Period	Rental Payment	Optional Liability Damage Waiver	Tax	Total
Monthly	\$122.15	\$12.22	\$6.57	\$140.94

6. OTHER CHARGES:

Optional Liability Damage Waiver Fee: \$12.22

Late Fee: \$10.00 for monthly payments.

Optional Expedited Payment Fee: \$1.99 fee for a telephone payment assisted by a customer service representative who will immediately confirm that the payment has been applied to your account. (There is no fee for renewal payments made at our store or by visiting us online at acceptancenow.com and selecting the ePay icon.)

7. RISK OF LOSS: You are liable for the loss, theft, or destruction of the property as well as for any damage to it in excess of normal wear and tear. If the property is lost, stolen or destroyed, you must pay us its fair market value. If the property is damaged, you must pay us the lesser of the cost of repair or the fair market value. In the absence of evidence to the contrary, the property's fair market value will be presumed to be the early purchase option amount on the date that the loss, theft, destruction or damage occurs.

8. MAINTENANCE: We will maintain the leased property in good working condition during the term of the lease and will provide all necessary service and repair if you notify us by phone or mail that service is needed. We are not responsible for maintenance done by anyone other than us.

9. TERMINATION AND DEFAULT: You may terminate this lease at any time without paying any charges other than those previously due. There are no refunds for partial rental periods should you return the property before the end of a rental period. We may terminate this lease for a default in payment or breach of any other material term of the lease. If a termination occurs, we shall be entitled to all rental payments up to the date of termination and the expenses of repossessing the property if you fail to surrender it to us.

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12. PURCHASE OPTION: You may purchase the property leased to you under this Agreement for the cash price minus 45 % of all periodic payments made. The property leased under this Agreement would cost \$1,299.42 (Cash Price) if purchased rather than leased.

13. WARRANTY: A manufacturer's warranty on the property leased under this Agreement shall be passed on to the lessee if the lessee purchases the property.

14. FORBIDDEN ACTS: You cannot sell, mortgage, pawn, pledge, encumber, hock, or dispose of this property. Except for property that is designed to be carried by the person, you cannot move the property from your current residence without our consent. Each of these acts is a breach of this lease.

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Date 12/5/15
Lessor Donna Billings

Lessee Bradford D Quick
Lessee _____